1 THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY CIVIL ACTION NO. 01-4183 (FSH) 2 CIVIL ACTION NO. 03-1801 (FSH) 3 ZEV and LINDA WACHTEL, etc., : TRANSCRIPT Plaintiffs, OF 5 -v-PROCEEDINGS GUARDIAN LIFE, et al., 6 Defendant. 7 RENEE MC COY, 8 Plaintiff, -v-9 HEALTHNET, INC., et al., April 10, 2008 Defendants. : 10 - - - - - x Newark, New Jersey 11 B E F O R E: HONORABLE FAITH S. HOCHBERG, U.S.D.J. 12 APPEARANCES: 13 WILENTZ, GOLDMAN & SPITZER, ESQS., BY: BARRY M. EPSTEIN, ESQ., 14 BARBARA QUACKENBOS, ESQ., 15 KEVIN RODDY, ESQ., JORDAN LEWIS, ESQ., 16 Attorneys for the Plaintiff McCoy 17 POMERANTZ, HAUDEK, BLOCK, GROSSMAN & GROSS, ESQS., 18 BY: D. BRIAN HUFFORD, ESQ., ROBERT AXELROD, ESQ., 19 Attorneys for the Plaintiff Wachtel 20 MORGAN, LEWIS & BOCKIUS, ESQS., JAY H. CALVERT, ESQ., 21 JAMES DEL BELLO, ESQ., Attorneys for the Defendants 22 Purusant to Section 753 Title 28 United States Code, the 23 follewing transcript is certified to be an accurate record taken tenographically in the above entitled proceedings. 24

JOHN KEVIN STONE,

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Official Court Reporter